

IKON Metro Hartford

From: Roberts, Helena M on behalf of Couture, Shirley M
Sent: Tuesday, December 19, 2006 1:54 PM
To: NBTEAM,
Subject: FW: Lorraine & John Repicci #7317144
Importance: High

Please set up as a REISSUEPOL for policy number 7317144

-----Original Message-----

From: Sue Shanahan [mailto:sshanahan@insdesign.com]
Sent: Tuesday, December 19, 2006 9:43 AM
To: Couture, Shirley M
Cc: Castagno, Rebekah A.
Subject: FW: Lorraine & John Repicci #7317144
Importance: High

Here is a copy of the signed signature page of the app along with a signed illustration to have this policy issued with a death benefit of \$4,873,216. Please see below regarding the owner information.

Would you also confirm when you will be issuing the policy? Thank you for the assistance.

From: Josh Droppo [mailto:droppo@agilisbenefits.com]
Sent: Tuesday, December 19, 2006 7:59 AM
To: Sue Shanahan
Subject: RE: Lorraine & John Repicci

Sue-

Please have the policy issued with the lower DB as it is shown on the illustration. The officer is John Repicci, he is the managing member of the LLC that owns the policy.

Thanks,
Josh

From: Sue Shanahan [mailto:sshanahan@insdesign.com]
Sent: Tuesday, December 19, 2006 9:53 AM
To: 'Josh Droppo'
Subject: RE: Lorraine & John Repicci

Thanks. The face amount on the app that was submitted was \$5,078,925. Do you want the policy issued with a death benefit of \$4,873,216 as this illustration shows? I just want to verify the face amount before I forward to Lincoln. Please also let me know the name of the officer that signed the app and his title.

Thanks.

From: Josh Droppo [mailto:droppo@agilisbenefits.com]
Sent: Tuesday, December 19, 2006 7:25 AM
To: Sue Shanahan
Cc: Rob Wunschel; Lynda A Cuffy
Subject: RE: Lorraine & John Repicci

Here it be.

12/19/2006

From: Sue Shanahan [mailto:sshanahan@insdesign.com]
Sent: Tuesday, December 19, 2006 9:13 AM
To: 'Josh Droppo'
Cc: 'Rob Wunschel'; 'Lynda A Cuffy'
Subject: RE: Lorraine & John Repicci

Did Patti run this illustration for you? I need a copy of the complete illustration.

Thanks.

From: Josh Droppo [mailto:droppo@agilisbenefits.com]
Sent: Tuesday, December 19, 2006 6:56 AM
To: Sue Shanahan
Cc: Rob Wunschel; Lynda A Cuffy
Subject: RE: Lorraine & John Repicci

Sue-
Attached are the signature pages that you said were needed. Does this mean this policy will go to issue today?

Thanks,
Josh

From: Sue Shanahan [mailto:sshanahan@insdesign.com]
Sent: Tuesday, December 12, 2006 3:53 PM
To: 'Josh Droppo'
Subject: FW: Lorraine & John Repicci

Please see below. I have sent an email to the case manager to confirm the contracting paperwork has been processed and all we need to issue is the sig page of the app and signed illustration.

Thanks.

From: Maye, Leslie H [mailto:Leslie.Maye@lfg.com]
Sent: Tuesday, December 12, 2006 1:32 PM
To: Sue Shanahan
Cc: Castagno, Rebekah A.
Subject: Lorraine & John Repicci

Hi Sue, case approved standard n/s for both, await the new business requirements to issue.

Thank you

Best Regards,

Leslie H.Maye
email-LHMaye@Inc.com
voice-860-466-2455
fax- 860-466-1234

Notice of Confidentiality:

12/10/2006

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LINCOLN SULLPR-6
A LIFE INSURANCE ILLUSTRATION
Flexible Premium Adjustable Life Policy

Prepared by: Christopher Jarvis
2321 Rosecrans Ave.,
Ste. 1280
El Segundo, CA 90245
USA
Tel: 310.536.0700

Prepared For: John Repicci
Lorraine Repicci

Table of Contents

Policy Form LN787 and state variations thereof.

Section A: Understanding Your Illustration

In this section, you will find a brief description of this Lincoln SULLPR-6 life insurance illustration.

Section B: Summary of Values

This section includes a numeric summary of the benefits and values of the illustration.

Section C: Guaranteed Values

You will find the guaranteed benefits and values of the illustration in this section.

Section D: Illustrated Values

This section shows how your specific design performs using non-guaranteed assumptions.

Section E: Supplementary Information

This section provides information about specific assumptions used in the illustration.

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a part of the Lincoln National Corporation
100 Madison St., Suite 1860, Syracuse, New York 13202



LINCOLN SUL^{LPR-6}
A LIFE INSURANCE ILLUSTRATION
Flexible Premium Adjustable Life Policy

Prepared by: Christopher Jarvis
2321 Rosecrans Ave.,
Ste. 1280
El Segundo, CA 90245
USA
Tel: 310.536.0700

Prepared For: John Repleci
Lorraine Repleci

Section A: Understanding Your Illustration

The Product

Lincoln SUL^{LPR-6} is an excellent choice for clients with changing needs who want to know their coverage will be there when it's needed most. It offers death benefit and premium payment flexibility. This policy covers two lives and pays a benefit at the death of the last surviving insured. The unique Lapse Protection Rider can provide guaranteed coverage protection for life.

Flexible Premium. Lincoln SUL^{LPR-6} offers flexible premium outlay. The amount of premium paid into Lincoln SUL^{LPR-6} each year can vary, according to specific financial needs and objectives of the owner, provided the premium outlay is within guidelines set by the Internal Revenue Service. Unless otherwise noted in Section E, this illustration assumes premium payments are received on the first day of each policy year, or the first day of the selected premium payment mode, if other than annual. Please be aware that the timing of premium payments is critical to calculating and monitoring the policy's compliance with IRS guidelines. If premiums or any other funds are received and applied to the policy at times other than as assumed in this illustration, the tax treatment of the policy may be significantly changed.

Interest Crediting. Interest is credited to the fund value monthly after expenses and cost of insurance charges are deducted from the policy. The policy has a minimum guaranteed interest rate of 4.00% and a current credited rate of 4.10%. This illustration reflects guaranteed additional interest. At the end of policy years 6 through 10, an additional 0.25% is credited to the fund value. This additional interest becomes 0.50% at the end of policy year 11 and each policy year thereafter.

Accessing Policy Values. The Lincoln SUL^{LPR-6} policy allows the policy owner to borrow against or take withdrawals from the cash surrender value. Loans reduce the available fund value, cash surrender value and death benefit. Additionally, borrowing will have an effect on the level of interest earned on a portion of the cash value which may have an unfavorable impact on performance. Withdrawals permanently reduce the death benefit, fund value and cash surrender value.

In most states, the maximum loan amount cannot exceed the cash surrender value and maximum withdrawal amount cannot exceed 90% of the cash surrender value. The loan balance accrues at the contract's fixed annual loan rate of 6%. The credited rate on borrowed funds will never be less than 4.00%. The current credited rate on borrowed funds is 5.00% in policy years 1 through 14 and 5.50% thereafter. Any withdrawal is subject to a \$25 charge per transaction which will be taken from the fund value.

Illustrated loans and/or withdrawals are based on assumed interest rates, expenses and charges and the payment of planned premiums and are not guaranteed. Illustrated death benefit, fund value and surrender values are shown reduced by loans, loan interest due and withdrawals. It is important to remember that the illustration is a snapshot of assumptions and surrender value will vary depending on the date of actual surrender.

Lapse Protection Rider. Your policy includes a guaranteed lapse protection feature, provided by the LPR, that may extend to the younger insured's age 100. The duration of the LPR may be impacted by late or reduced premium payments and policy changes made by the owner, such as partial surrenders, loans, increases in death benefit amount, or selection of an increasing death benefit option. If your illustration shows a death benefit in a given year when the associated fund value for that year is "0", the death benefit is continuing under the benefits provided by the lapse protection rider. Subject to state availability.

Continuation of Insurance After Age 100. Lincoln SUL^{LPR-6} offers protection against the possibility of outliving coverage. Provided one of the insureds is still alive when the younger insured would have reached age 100, and the policy has not lapsed or been surrendered, we will continue the policy in force and pay a death benefit upon the death of the last surviving insured. During this time, we will continue to credit interest to the cash value, but no longer charge monthly deductions against the policy. Subject to State availability.

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a part of the Lincoln National Corporation
100 Madison St., Suite 1860, Syracuse, New York 13202



LINCOLN SUL^{LPR}-6

A LIFE INSURANCE ILLUSTRATION Flexible Premium Adjustable Life Policy

Prepared by: Christopher Jarvis
2321 Rosecrans Ave.,
Ste. 1280
El Segundo, CA 90245
USA
Tel: 310.536.0700

Prepared For: John Repleci
Lorraine Repleci

Section A: Understanding Your Illustration

The Product (continued)

Notice to Cancel: This policy may be cancelled and returned to the insurance agent or to Lincoln Life New York within 45 days of the date the application is signed or within 10 days after receipt of the policy (60 days after receipt for policy issued in replacement of other insurance) by the Owner.

Adjustable Death Benefit. With Lincoln SUL^{LPR}-6, you may select a level or increasing death benefit, based on your particular needs. If needs change, a request-for-change can increase (subject to underwriting approval) or decrease the specified amount of Lincoln SUL^{LPR}-6 coverage.

Supplementary Coverage(s)

This policy may offer optional riders which may be purchased to modify and enhance the benefits provided by Lincoln SUL^{LPR}-6. The riders may affect various assumptions underlying the operation of the policy, including level of premium and coverage. Additional information concerning riders and the effect of any such rider(s) on the operation of the policy is available at your request.

The Illustration

The purpose of this illustration is to show how the Lincoln SUL^{LPR}-6 policy works. It uses a variety of scenarios to illustrate how different variables, such as premium, death benefit, expenses, interest and cost of insurance can impact the performance of the Lincoln SUL^{LPR}-6 policy.

This illustration does *not* take into account the time value of money.

It is important to note that any requested illustration change that generates an increase in death benefit amount assumes that the insured will provide satisfactory evidence of insurability.

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LINCOLN SUL^{LPR}-6

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Flexible Premium Adjustable Life Policy

Prepared by: Christopher Jarvis
2321 Rosecrans Ave.,
Ste. 1280
El Segundo, CA 90245
USA
Tel: 310.536.0700

Prepared For: John Replecl
Lorraine Replecl

Section A: Understanding Your Illustration

The Definitions

Here is a brief description of the key terms that you will find in this Lincoln SUL^{LPR}-6 illustration:

Death Benefit: The illustrated amount payable upon the death of the last surviving insured as of the end of each policy year. This amount is always illustrated *net* of any policy loans and/or withdrawals taken against policy values.

Specified Amount changes do not happen automatically and must be requested at the time they are desired. Any illustrated policy changes that generate an increase in the specified amount assume that the insured will provide satisfactory evidence of insurability.

Fund Value: The equity in the policy; also commonly referred to as "cash value". This amount is also illustrated net of any policy loans and/or withdrawals. This value is commonly referred to as "net fund value" or "net cash value" and is shown as of the end of each policy year.

Surrender Value: The amount of money available upon surrender of the policy. This value is equal to the fund value minus the surrender charge, if any; also commonly referred to as "net surrender value" or "net cash surrender value." The surrender value is shown as of the end of each policy year.

Surrender Charges: This policy includes surrender charges that gradually decrease to zero. The fund value is reduced by the surrender charges in the event that the policy is cancelled. A pro rata partial surrender charge will be assessed during the first 10 years upon any requested decrease in specified amount that cumulatively exceeds 25% of the initial specified amount. An additional 10 year period will apply to any increase in specified amount. The surrender charges are found in Section B of this illustration.

Current Basis: Current basis illustrated values use Lincoln Life and Annuity of New York's currently declared interest rate, additional interest, policy expenses and cost of insurance rates for Lincoln SUL^{LPR}-6. These values are not guaranteed. This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

Alternate Basis: Alternate basis illustrated values use interest rate(s), policy expenses and cost of insurance rate assumptions that may be different from the current assumptions. The interest rate cannot be higher than the currently declared interest rate. The policy expenses and cost of insurance for this Lincoln SUL^{LPR}-6 illustration cannot be lower than the currently declared policy expenses and cost of insurance. These values are non-guaranteed.

Midpoint Basis: Midpoint basis illustrated values use the average of the following: current and guaranteed interest, current and guaranteed policy expenses, and current and guaranteed cost of insurance for this Lincoln SUL^{LPR}-6 illustration.

Guaranteed Basis: Guaranteed basis illustrated fund values use the guaranteed minimum interest rate, additional interest, maximum cost of insurance rates and maximum expense charges for this Lincoln SUL^{LPR}-6 illustration.

Annual Premium Outlay: The premium amount and number of years that you plan to fund this Lincoln SUL^{LPR}-6 policy.

Cost of Insurance: The rates charged for this Lincoln SUL^{LPR}-6 illustration are based on the respective ages of the two insureds, their respective health, their respective premium classes and the death benefit amount at risk to the insurance company.

Expenses: The expenses associated with this Lincoln SUL^{LPR}-6 illustration include a one-time policy fee, charges per \$1,000 of specified amount, an administrative monthly fee and a front-end expense charge. The front-end expense charge is a percentage of any premium paid for the policy.

Interest: Cash accumulation in Lincoln SUL^{LPR}-6 will vary, depending on the interest rate that is applied to the fund value.

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a part of the Lincoln National Corporation
100 Madison St., Suite 1860, Syracuse, New York 13202



LINCOLN SUL-PR-6
A LIFE INSURANCE ILLUSTRATION
Flexible Premium Adjustable Life Policy

Prepared by: *Chadwick Smith*
2121 BROADWAY AVE.
Rm. 1220
ET SEAGRAM, CA 90245
USA
Tel: 310.511.0790

Insured: John Repucci
Age: 70
Sex: Male
Class: Non-Smoker

Leavane Ruzicel
70
Female
Non-Smoker

Initial Death Benefit: 54,873,216
Initial Death Benefit Opt: Level
Payment Mode: Annual
Riders: None

Section B: Summary of Values

The Values

Below is a summary of the illustrated surrender values and death benefits of this Lincoln SUL-PR-6 Illustration. The surrender values and death benefits shown below assume that the annual premium outlay amounts are paid as illustrated in Sections C & D.

Year	Annual Premium Outlay	Surrender Values				Death Benefit			
		Guaranteed Basis	Midpoint Basis	Alternate Basis	Current Basis	Guaranteed Basis	Midpoint Basis	Alternate Basis	Current Basis
5	0	1,225,118	1,256,273	1,281,410	1,287,230	4,873,216	4,873,216	4,873,216	4,873,216
10	0	1,098,818	1,148,071	1,167,147	1,181,205	4,873,216	4,873,216	4,873,216	4,873,216
15	0	0	914,994	1,125,943	1,158,165	4,873,216	4,873,216	4,873,216	4,873,216
20	0	0	0	1,352,823	1,415,023	4,873,216	4,873,216	4,873,216	4,873,216
25	0	0	0	0	0	4,873,216	4,873,216	4,873,216	4,873,216
30	0	0	0	0	0	4,873,216	4,873,216	4,873,216	4,873,216
35	488,842	212,785	213,000	212,785	212,214	4,873,216	4,873,216	4,873,216	4,873,216
40	0	1,242,542	1,295,007	1,339,288	1,345,456	4,873,216	4,873,216	4,873,216	4,873,216
45	0	986,218	1,227,022	1,623,042	1,641,726	4,873,216	4,873,216	4,873,216	4,873,216

Coverage lapses in year:

N/A N/A N/A N/A N/A N/A N/A N/A N/A

NOTE: If "0" appears in the surrender value or fund value column, the premium outlay will no longer provide for a surrender value or fund value. "0" in the fund value column may indicate a negative number. If "0" appears in any of the above columns, the policy is lapsing without value.

The Statements

I (We) have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The licensed agent/representative has told me (us) they are not guaranteed. I understand that this illustration is not a contract and that the terms of the policy constitute the actual agreement of coverage. I have been advised to consult with my own tax advisors regarding the tax effects of the illustrated policy and also with respect to its valuation.

12/10/06

Date

Signature of proposed insured(s)

12/10/06

Date

Signature of applicant/owner (if other than the proposed insured)

I certify that this illustration has been presented to the applicant/owner and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration. I have advised the applicant/owner to consult with tax advisors regarding the tax effects of the illustrated policy.

12-19-06

Date

Signature of licensed agent/representative

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LINCOLN SULLPR-6
A LIFE INSURANCE ILLUSTRATION
Flexible Premium Adjustable Life Policy

Prepared by: Christopher Jarvis
2321 Rosecrans Ave.,
Ste. 1280
El Segundo, CA 90245
USA
Tel: 310.536.0700

Insureds: John Repisci	Lorraine Repisci	Initial Death Benefit:	\$4,873,216
Age: 70	70	Initial Death Benefit Opt.:	Level
Sex: Male	Female	Payment Mode:	Annual
Class: Non-Smoker	Non-Smoker	Riders:	None

Section C: Guaranteed Values

This section of the Lincoln SULLPR-6 ledger illustrates the guaranteed policy values based on your premium outlay schedule. To calculate the values, we use guaranteed cost of insurance rates, guaranteed maximum expenses and a guaranteed minimum interest rate of 4.00%. Remember, this illustration is not a contract. The terms of the Policy constitute the actual agreement of coverage.

Year	Annual Premium Outlay	Guaranteed Basis Fund Value	Guaranteed Basis Surrender Value	Guaranteed Basis Death Benefit
1	488,842	445,526	212,785	4,873,216
2	488,842	901,695	679,918	4,873,216
3	488,842	1,368,592	1,157,927	4,873,216
4	0	1,396,560	1,197,103	4,873,216
5	0	1,413,269	1,225,118	4,873,216
6	0	1,419,338	1,242,542	4,873,216
7	0	1,408,107	1,242,616	4,873,216
8	0	1,375,870	1,221,685	4,873,216
9	0	1,318,353	1,175,426	4,873,216
10	0	1,230,137	1,098,418	4,873,216
11	0	1,106,648	986,088	4,873,216
12	0	935,002	825,650	4,873,216
13	0	701,246	603,103	4,873,216
14	0	386,194	299,357	4,873,216
15	0	0	0	4,873,216
16	0	0	0	4,873,216
17	0	0	0	4,873,216
18	0	0	0	4,873,216
19	0	0	0	4,873,216
20	0	0	0	4,873,216
21	0	0	0	4,873,216
22	0	0	0	4,873,216
23	0	0	0	4,873,216
24	0	0	0	4,873,216
25	0	0	0	4,873,216

NOTE: If "0" appears in the surrender value or fund value column, the premium outlay will no longer provide for a surrender value or fund value. "0" in the fund value column may indicate a negative number. If *0* appears in any of the above columns, the policy is lapsing without value.

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Flexible Premium Adjustable Life Policy

Prepared by: Christopher Jarvis
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Insureds: John Repice	Lorraine Repice	Initial Death Benefit:	\$4,873,216
Age: 70	70	Initial Death Benefit Opt.:	Level
Sex: Male	Female	Payment Mode:	Annual
Class: Non-Smoker	Non-Smoker	Riders:	None

Section C: Guaranteed Values

This section of the Lincoln SULLPR-6 ledger illustrates the guaranteed policy values based on your premium outlay schedule. To calculate the values, we use guaranteed cost of insurance rates, guaranteed maximum expenses and a guaranteed minimum interest rate of 4.00%. Remember, this illustration is not a contract. The terms of the Policy constitute the actual agreement of coverage.

Year	Annual Premium Outlay	Guaranteed Basis Fund Value	Guaranteed Basis Surrender Value	Guaranteed Basis Death Benefit
26	0	0	0	4,873,216
27	0	0	0	4,873,216
28	0	0	0	4,873,216
29	0	0	0	4,873,216
30	0	0	0	4,873,216
31	0	0	0	4,873,216
32	0	0	0	4,873,216
33	0	0	0	4,873,216
34	0	0	0	4,873,216
35	0	0	0	4,873,216
36	0	0	0	4,873,216
37	0	0	0	4,873,216
38	0	0	0	4,873,216
39	0	0	0	4,873,216
40	0	0	0	4,873,216
41	0	0	0	4,873,216
42	0	0	0	4,873,216
43	0	0	0	4,873,216
44	0	0	0	4,873,216
45	0	0	0	4,873,216
46	0	0	0	4,873,216

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Prepared by: Christopher Jarvis
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USA
Tel: 310.536.0700

Insureds: John Repicci	Lorraine Repicci	Initial Death Benefit:	\$4,873,216
Age: 70	70	Initial Death Benefit Opt.:	Level
Sex: Male	Female	Payment Mode:	Annual
Class: Non-Smoker	Non-Smoker	Riders:	None

Section D: Illustrated Values

This ledger illustrates a specific payment and death benefit design using non-guaranteed assumptions. The benefits and values shown below are not guaranteed. The assumptions on which they are based are subject to change and actual results may be more or less favorable. See Section C for guaranteed values. Remember, this illustration is not a contract. The terms of the Policy constitute the actual agreement of coverage.

This ledger, including the Annual Premium Outlay, was produced using the Current basis. The Current interest rate is assumed to be 4.10% in all years. The Alternate interest rate is assumed to be 4.00% in all years. For additional information about assumptions, see Section E.

Year	Annual Premium Outlay	Current Basis Fund Value	Current Basis Surrender Value	Current Basis Death Benefit	Alternate Basis Fund Value	Alternate Basis Surrender Value	Alternate Basis Death Benefit
1	488,842	445,955	213,214	4,873,216	445,526	212,785	4,873,216
2	488,842	907,237	685,460	4,873,216	905,916	684,140	4,873,216
3	488,842	1,384,381	1,173,715	4,873,216	1,381,669	1,171,004	4,873,216
4	0	1,430,293	1,230,836	4,873,216	1,426,084	1,226,627	4,873,216
5	0	1,475,381	1,287,230	4,873,216	1,469,561	1,281,410	4,873,216
6	0	1,523,653	1,346,856	4,873,216	1,516,083	1,339,286	4,873,216
7	0	1,571,807	1,406,316	4,873,216	1,562,350	1,396,860	4,873,216
8	0	1,620,051	1,465,866	4,873,216	1,608,563	1,454,378	4,873,216
9	0	1,668,573	1,525,645	4,873,216	1,654,898	1,511,970	4,873,216
10	0	1,714,924	1,583,205	4,873,216	1,698,886	1,567,167	4,873,216
11	0	1,762,286	1,641,726	4,873,216	1,743,641	1,623,082	4,873,216
12	0	1,802,359	1,693,008	4,873,216	1,780,857	1,671,505	4,873,216
13	0	1,831,305	1,733,162	4,873,216	1,806,641	1,708,498	4,873,216
14	0	1,842,134	1,755,297	4,873,216	1,813,915	1,727,078	4,873,216
15	0	1,833,452	1,758,165	4,873,216	1,801,228	1,725,941	4,873,216
16	0	1,812,270	1,749,019	4,873,216	1,775,614	1,712,364	4,873,216
17	0	1,767,694	1,717,357	4,873,216	1,726,006	1,675,670	4,873,216
18	0	1,691,741	1,655,683	4,873,216	1,644,251	1,608,193	4,873,216
19	0	1,576,839	1,557,204	4,873,216	1,522,585	1,502,949	4,873,216
20	0	1,415,023	1,415,023	4,873,216	1,352,824	1,352,824	4,873,216
21	0	1,222,436	1,222,436	4,873,216	1,151,318	1,151,318	4,873,216
22	0	995,953	995,953	4,873,216	914,835	914,835	4,873,216
23	0	731,743	731,743	4,873,216	639,428	639,428	4,873,216
24	0	425,231	425,231	4,873,216	320,393	320,393	4,873,216
25	0	45,657	45,657	4,873,216	0	0	4,873,216

NOTE: If "0" appears in the surrender value or fund value column, the premium outlay will no longer provide for a surrender value or fund value. "0" in the fund value column may indicate a negative number. If *0* appears in any of the above columns, the policy is lapsing without value.

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LINCOLN SULLPR-6
A LIFE INSURANCE ILLUSTRATION
Flexible Premium Adjustable Life Policy

Prepared by: Christopher Jarvis
2321 Rosecrans Ave.,
Ste. 1280
El Segundo, CA 90245
USA
Tel: 310.536.0700

Insureds: John Repicci
Age: 70
Sex: Male
Class: Non-Smoker

Lorraine Repicci
70
Female
Non-Smoker

Initial Death Benefit: \$4,873,216
Initial Death Benefit Opt.: Level
Payment Mode: Annual
Riders: None

Section D: Illustrated Values

This ledger illustrates a specific payment and death benefit design using non-guaranteed assumptions. The benefits and values shown below are not guaranteed. The assumptions on which they are based are subject to change and actual results may be more or less favorable. See Section C for guaranteed values. Remember, this illustration is not a contract. The terms of the Policy constitute the actual agreement of coverage.

This ledger, including the Annual Premium Outlay, was produced using the Current basis. The Current interest rate is assumed to be 4.10% in all years. The Alternate interest rate is assumed to be 4.00% in all years. For additional information about assumptions, see Section E.

Year	Annual Premium Outlay	Current Basis Fund Value	Current Basis Surrender Value	Current Basis Death Benefit	Alternate Basis Fund Value	Alternate Basis Surrender Value	Alternate Basis Death Benefit
26	0	0	0	4,873,216	0	0	4,873,216
27	0	0	0	4,873,216	0	0	4,873,216
28	0	0	0	4,873,216	0	0	4,873,216
29	0	0	0	4,873,216	0	0	4,873,216
30	0	0	0	4,873,216	0	0	4,873,216
31	0	0	0	4,873,216	0	0	4,873,216
32	0	0	0	4,873,216	0	0	4,873,216
33	0	0	0	4,873,216	0	0	4,873,216
34	0	0	0	4,873,216	0	0	4,873,216
35	0	0	0	4,873,216	0	0	4,873,216
36	0	0	0	4,873,216	0	0	4,873,216
37	0	0	0	4,873,216	0	0	4,873,216
38	0	0	0	4,873,216	0	0	4,873,216
39	0	0	0	4,873,216	0	0	4,873,216
40	0	0	0	4,873,216	0	0	4,873,216
41	0	0	0	4,873,216	0	0	4,873,216
42	0	0	0	4,873,216	0	0	4,873,216
43	0	0	0	4,873,216	0	0	4,873,216
44	0	0	0	4,873,216	0	0	4,873,216
45	0	0	0	4,873,216	0	0	4,873,216
46	0	0	0	4,873,216	0	0	4,873,216

NOTE: If "0" appears in the surrender value or fund value column, the premium outlay will no longer provide for a surrender value or fund value. "0" in the fund value column may indicate a negative number. If *0* appears in any of the above columns, the policy is lapsing without value.

LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK
a part of the Lincoln National Corporation
100 Madison St., Suite 1860, Syracuse, New York 13202

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2921 Roscorans Ave.,
Ste. 1280
El Segundo, CA 90245
USA
Tel: 310.536.0700

Prepared For: John Repicci
Lorraine Repicci

Section E: Supplementary Information

This illustration uses the following assumptions for the Current and Alternate bases:

Assumptions	Current	From Year	Through Year	Alternate	From Year	Through Year
Interest:						
Unborrowed Funds	4.10%	1	46	4.00%	1	46
Borrowed Funds	5.00%	1	14	5.00%	1	14
	5.50%	15	46	5.50%	15	46
Cost of Insurance	100% Current 0% Guaranteed	1	30	100% Current 0% Guaranteed	1	30
Expenses	Current	1	30	Current	1	30

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Assumed Tax Bracket: 28%

Modified Endowment Contract Testing:

Initial TAMRA Seven-Pay Premium: \$401,162.21

Beginning in year 1, this presentation illustrates a Modified Endowment Contract, assuming current tax code interpretation. When an insurance policy is classified as a Modified Endowment Contract, partial withdrawals and loans are taxable up to the owner's gain in the contract. Additionally, a 10% penalty on taxable income may apply to individual owners younger than age 59-1/2 or corporations. Please consult a professional tax advisor; e.g., attorney, accountant for further information.

Internal Revenue Service (IRS) Guidelines:

Death benefits as illustrated under the Current basis conform to IRS requirements for life insurance.

Maximum Level Premium: \$231,459.37

Maximum Single Premium: \$2,188,552.34

Terminal Level Premium: \$231,459.37

Terminal Single Premium: \$2,188,552.34

IRS Circular 230 Disclosure: This material was prepared to support the promotion and marketing of an insurance product. Neither the insurance company, its distributors nor their respective employees and representatives provide tax, accounting or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used for the purpose of avoiding U.S. federal, state or legal tax penalties. Please consult your own independent advisor as to any tax, accounting or legal statements made herein.

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Section E: Supplementary Information**Surrender Charges (End Of Year Value):**

The surrender charges for this illustration shall be the lesser of the amounts listed below or the then current fund value.

Surrender values shown in Sections C and D reflect these surrender charges.

Year	Amount	Year	Amount	Year	Amount	Year	Amount	Year	Amount
1	\$232,740.99	5	\$188,151.07	9	\$142,927.62	13	\$98,142.77	17	\$50,336.52
2	\$221,776.26	6	\$176,796.47	10	\$131,719.22	14	\$86,836.91	18	\$36,057.99
3	\$210,665.32	7	\$165,490.61	11	\$120,559.56	15	\$75,287.38	19	\$19,635.26
4	\$199,456.93	8	\$154,184.75	12	\$109,351.16	16	\$63,250.54	20	\$0.00

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New Business Data *You MUST include the New Business Data when submitting the illustration to the Home Office.*

Product: LINCOLN SUL^{12R}-6
 Unisex: No
 Name: John Repicci
 Name: Lorraine Repicci
 State: NY
 Sex: Male
 Sex: Female
 Age: 70
 Age: 70
 Class: Non-Smoker
 Class: Non-Smoker
 Table Rating: None
 Table Rating: None
 Flat Extra/1000: 0.00 For 0
 Flat Extra/1000: 0.00 For 0
 Death Benefit Option: Level
 Face Amount: \$4,873,216
 Mode: Annual
 Lump Sum Deposit: \$0.00
 PMP Amount: \$24,749.48
 7 Pay Premium: \$401,162.21

B124,754.33P
 Software Version: 2006.4.0
 Last Rate Version Change: 2005.4

<u>DUR</u>	<u>DEPOSITS</u>	<u>FACE AMOUNT</u>	<u>LOAN</u>	<u>WITHDRAWAL</u>	<u>OPTION</u>
1	488,842.00	4,873,216	0.00	0.00	Level
4	0.00	4,873,216	0.00	0.00	Level

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